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**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

-- *The MAILING DATE of this communication appears on the cover sheet with the correspondence address* --

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE <u>3</u> MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
  Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

1)☒ Responsive to communication(s) filed on *23 February 2004*.

2a)☐ This action is **FINAL**.   2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

4)☒ Claim(s) *1-50* is/are pending in the application.

   4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) *1-50* is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

**Application Papers**

9)☐ The specification is objected to by the Examiner.

10)☒ The drawing(s) filed on *23 February 2007* is/are: a)☒ accepted or b)☐ objected to by the Examiner.

   Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

   Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

   a)☐ All   b)☐ Some * c)☐ None of:

   1.☐ Certified copies of the priority documents have been received.

   2.☐ Certified copies of the priority documents have been received in Application No. _____.

   3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

   * See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

1) ☒ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☒ Information Disclosure Statement(s) (PTO/SB/08)
   Paper No(s)/Mail Date *20060125*.

4) ☐ Interview Summary (PTO-413)
   Paper No(s)/Mail Date. _____ .
5) ☐ Notice of Informal Patent Application
6) ☐ Other: _____.

## DETAILED ACTION

**Claims 1-50 have been examined.**

### *Claim Rejections - 35 USC § 102*

1.     The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the

basis for the rejections under this section made in this Office action:

> A person shall be entitled to a patent unless –
>
> (e) the invention was described in (1) an application for patent, published under section 122(b), by another filed
> in the United States before the invention by the applicant for patent or (2) a patent granted on an application for
> patent by another filed in the United States before the invention by the applicant for patent, except that an
> international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this
> subsection of an application filed in the United States only if the international application designated the United
> States and was published under Article 21(2) of such treaty in the English language.

2.     Claims 1-5, 12-16, 25, 27-30, 32, 34, 43-48 and 50 are rejected under 35 U.S.C. 102(e) as

being anticipated by Terashima et al., U.S. PG- Pub No. 2003/0065600 (reference A on the

attached PTO-892 document).

3.     As per claim 1, Terashima et al. teaches a risk management system, comprising: a. a loan

policy system comprising a loan policy, the loan policy comprising a set of rules (see paragraph

0076, lines 1-4); b. at least one risk data system in communication with the loan policy system

(see paragraph 0075); c. a risk system in communication with the loan policy system and the risk

data system, the risk system adapted to process data from the loan policy system and the risk data

system for the purpose of performing risk assessment; and (see paragraph 0009, lines 2-6), d. a

user interface in communication with the risk system for reporting the result of the risk

assessment (see paragraph 0067, lines 5-7).

4.      As per claim 2, Terashima et al. teaches the risk management system of claim 1 as

described above. Terashima et al. further teaches wherein the risk system further comprises a

risk rule engine for performing risk assessment, the risk rule engine in communication with the

loan policy system and the risk data system (see paragraph 0088, lines 1-7).

5.      As per claim 3, Terashima et al. teaches the risk management system of claim 2 as

described above. Terashima et al. further teaches wherein the risk system further comprises a risk

analysis file, the risk analysis file in communication with the risk rule engine, the risk analysis

file adapted to process and store data for risk assessment (see paragraph 0090, lines 1-3).

6.      As per claim 4, Terashima et al. teaches the risk management system of claim 1 as

described above. Terashima et al. further teaches wherein the risk data system comprises an

exception system (see paragraph 0010, lines 10-14).

7.      As per claim 5, Terashima et al. teaches the risk management system of claim 1 as

described above. Terashima et al. further teaches wherein the risk data system comprises an

origination system (see paragraph 0010, lines 1-10).

8.      As per claim 12, Terashima et al. teaches the risk management system of claim 3 as

described above. Terashima et al. further teaches wherein the risk analysis file further comprises

a risk calculator repository (see paragraphs 0090-0099).

9.      As per claim 13, Terashima et al. teaches the risk management system of claim 3 as

described above. Terashima et al. further teaches wherein the risk analysis file further comprises

an analysis rule repository (see paragraph 0076, lines 1-4 and paragraph 0054, lines 5-8).

10.     As per claim 14, Terashima et al. teaches the risk management system of claim 3 as described above. Terashima et al. further teaches wherein the risk analysis file further comprises an action rule repository (see paragraph 0086).

11.     As per claim 15, Terashima et al. teaches the risk management system of claim 14 as described above. Terashima et al. further teaches wherein the action rule repository further comprises a notification routine (see paragraph 0087).

12.     As per claim 16, as described above. Terashima et al. fails to teach claim 14 as described above. Terashima et al. further teaches wherein the action rule repository further comprises an action routine (see paragraph 0062).

13.     As per claim 25, Terashima et al. teaches the risk management system of claim 3 as described above. Terashima et al. further teaches wherein the risk analysis file further comprises an exception repository (see paragraph 0113, lines 1-6).

14.     As per claim 27, Terashima et al. teaches the risk data system of claim 2 as described above. Terashima et al. teaches wherein the risk system further comprises an event monitor in communication with the risk rule engine and the risk data system (see paragraph 0102).

15.     As per claim 28, Terashima et al. teaches the risk data system of claim 2 as described above. Terashima et al. teaches wherein the risk system further comprises an event filter in communication with the risk rule engine and the risk data system (see paragraph 0104).

16.     As per claim 29, Terashima et al. teaches the risk data system of claim 2 as described above. Terashima et al. teaches wherein the risk system further comprises an inquiry dispatcher in communication with the risk rule engine and the risk data system (see paragraph 0121).

17.     As per claim 30, Terashima et al. teaches the risk management system of claim 1 as

described above. Terashima et al. further teaches at least one system interface in communication

with the risk data system and the risk system (see paragraph 0067, lines 5-7).

18.     As per claim 32, Terashima et al. teaches the risk management system of claim 30 as

described above. Terashima et al. further teaches wherein the system interface comprises an

exception interface (see paragraph 0019).

19.     As per claim 34, Terashima et al. teaches the risk management system of claim 30 as

described above. Terashima et al. further teaches wherein the system interface comprises an

exception interface (see paragraph 0019).

20.     As per claim 43, Terashima et al. teaches the risk management system of claim 1 as

described above. Terashima et al. further teaches a user interface in communication with the risk

rule engine (see paragraph 0067, lines 5-7).

21.     As per claim 44, Terashima et al. teaches the risk management system of claim 43 as

described above. Terashima et al. further teaches wherein the user interface is a risk workstation

(see paragraph 0062, lines 1-6).

22.     As per claim 45, Terashima et al. teaches a method for managing risk associated with the

services provided by a financial institution, comprising: a. establishing a loan policy (see

paragraph 0010); b. monitoring data in at least one risk data system (see paragraph 0082); c.

comparing the data to the loan policy in order to determine if the data deviates from the loan

policy (see paragraph 0085); d. recording a risk event when the data deviates from the loan

policy (see paragraph 0085); e. performing risk assessment of the risk event (see paragraph 0088,

lines 1-7); and, f. enabling a user to access the results of the risk assessment (see paragraph 0088, lines 9-12).

23.     As per claim 46, Terashima et al. teaches the method of claim 45 as described above. Terashima et al. further teaches wherein the risk event is assessed via a risk system (see Abstract, lines 6-16).

24.     As per claim 47, Terashima et al. teaches the method of claim 46 as described above. Terashima et al. further teaches wherein the risk system is a computer program implemented on at least one computer and adapted to automatically review the risk data system for the occurrence of risk events (see paragraph 0009, lines 2-6).

25.     As per claim 48, Terashima et al. teaches the method of claim 46 as described above. Terashima et al. further teaches wherein the risk system automatically performs risk assessment (see paragraphs 0055 and 0056).

26.     As per claim 50, Terashima et al. teaches the method of claim 45 as described above. Terashima et al. further teaches wherein a user is enabled to access the results of the risk assessment via a risk workstation (see paragraph 0062, lines 1-6 and paragraph 0088, lines 9-12).

*Claim Rejections - 35 USC § 103*

27.     The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

28.    Claims 6-10, 17-24, 26, 31, 39-41 and 49 are rejected under 35 U.S.C. 103(a) as being

unpatentable over Terashima et al., U.S. PG- Pub No. 2003/0065600 (reference A on the

attached PTO-892 document) in view of Russell et al., U.S. PG-Pub No. 2002/019412 (reference

B on the attached PTO-892).

29.    As per claim 6, Terashima et al. teaches the risk data system of claim 1 as described

above. Terashima et al. fails to teach wherein the risk data system comprises a loan accounting

system. Russell et al. teaches wherein the risk data system comprises a loan accounting system

(see paragraph 0022, lines 12-20). It would have been obvious to one of ordinary skill in the art

at the time of the invention to incorporate this feature into the system of Terashima et al. One of

ordinary skill in the art would have been motivated to incorporate this feature for the purpose of

expediting the financial services application, approval and origination process (see paragraph

0022, lines 21-29 of Russell et al.).

30.    As per claim 7, Terashima et al. teaches the risk data system of claim 1 as described

above. Terashima et al. fails to teach wherein the risk data system comprises an external rating

system. Russell et al. teaches wherein the risk data system comprises an external rating system

(see paragraph 0021, lines 7-12). It would have been obvious to one of ordinary skill in the art at

the time of the invention to incorporate this feature into the system of Terashima et al. One of

ordinary skill in the art would have been motivated to incorporate this feature for the purpose of

31.    As per claim 8, Terashima et al. teaches the risk data system of claim 1 as described

above. Terashima et al. fails to teach wherein the risk data system comprises an external rating

system. Russell et al. teaches wherein the risk data system comprises a loan accounting system

(see paragraph 0022, lines 12-20). It would have been obvious to one of ordinary skill in the art

at the time of the invention to incorporate this feature into the system of Terashima et al. One of

ordinary skill in the art would have been motivated to incorporate this feature for the purpose of

expediting the financial services application, approval and origination process (see paragraph

0022, lines 21-29 of Russell et al.).

32.     As per claim 9, Terashima et al. teaches the risk data system of claim 1 as described

above. Terashima et al. fails to teach wherein the risk data system comprises a covenants

system. However, it is well know in the art for a lender to have a system to process and store the

loan agreements that are made with the borrower. It would have been obvious to one of ordinary

skill in the art to incorporate this feature for the purpose of keeping track of loan agreements for

legal purposes.

33.     As per claim 10, Terashima et al. teaches the risk data system of claim 1 as described

above. Terashima et al. fails to teach wherein the risk data system comprises an account analysis

system. Russell et al. teaches wherein the risk data system comprises an account analysis system

(see paragraph 0036, lines 11-15). It would have been obvious to one of ordinary skill in the art

at the time of the invention to incorporate this feature into the system of Terashima et al. One of

ordinary skill in the art would have been motivated to incorporate this feature for the purpose of

expediting the financial services application, approval and origination process (see paragraph

0022, lines 21-29 of Russell et al.).

34.     As per claim 17, Terashima et al. teaches the risk data system of claim 14 as described

above. Terashima et al. fails to teach wherein the action rule repository further comprises an

exposure routine. Russell et al. teaches wherein the action rule repository further comprises an

exposure routine (see paragraph 0049, lines 12-25). It would have been obvious to one of

ordinary skill in the art at the time of the invention to incorporate this feature into the system of

Terashima et al. One of ordinary skill in the art would have been motivated to incorporate this

feature for the purpose of being responsive to a customers' evolving needs (see paragraph 0049,

lines 1-8 of Russell et al.).

35.      As per claim 18, Terashima et al. teaches the risk data system of claim 3 as described

above. Terashima et al. fails to teach wherein the risk analysis file further comprises a scheduled

analysis repository. However, it is well know in the art to make a schedule of payments for a

borrower. It would have been obvious to incorporate this feature for the purpose of obligating

the customer to make payments towards their loan.

36.      As per claim 19, Terashima et al. teaches the risk data system of claim 3 as described

above. Terashima et al. fails to teach wherein the risk analysis file further comprises a risk

policy repository. Russell et al. teaches wherein the risk analysis file further comprises a risk

policy repository (see paragraph 0020, lines 16-24). It would have been obvious to one of

ordinary skill in the art at the time of the invention to incorporate this feature into the system of

Terashima et al. One of ordinary skill in the art would have been motivated to incorporate this

feature for the purpose of streamlining and optimizing the evaluation and presentation of

financial products (see paragraph 0020, lines 20-23 of Russell et al.).

37.      As per claim 20, Terashima et al. teaches the risk data system of claim 3 as described

above. Terashima et al. fails to teach wherein the risk analysis file further comprises an exposure

repository. Russell et al. teaches wherein the risk analysis file further comprises an exposure

repository (see paragraph 0048, lines 26-30 and paragraph 0049, lines 12-48). It would have

been obvious to one of ordinary skill in the art at the time of the invention to incorporate this

feature into the system of Terashima et al. One of ordinary skill in the art would have been

motivated to incorporate this feature for the purpose of being responsive to a customers'

evolving needs (see paragraph 0049, lines 1-8 of Russell et al.).

38.     As per claim 21, Terashima et al. in view of Russell et al. teaches the risk management

system of claim 20 as described above. Terashima et al. further teaches wherein the exposure

repository further comprises an interim calculations routine (see paragraph 0108, lines 6-9).

39.     As per claim 22, Terashima et al. in view of Russell et al. teaches the risk data system of

claim 20 as described above. Terashima et al. further teaches wherein the exposure repository

further comprises a summarizations routine (see paragraphs 0124-0125).

40.     As per claim 23, Terashima et al. in view of Russell et al. teaches the risk data system of

claim 20 as described above. Terashima et al. in view of Russell et al. does not explicitly

disclose wherein the exposure repository further comprises a timestamped data routine.

However, the timestamped data routine does not relate back to or clarifies what is required by the

claims. The wherein clauses of claim 18 merely states the result of a limitation in the claims and

is therefore given little patentable weight. *See Texas Instruments Inc. v. International Trade

Commission, 26 USPQ2d 1010 (Fed. Cir. 1993); Griffin v. Bertina, 62 USPQ2d 1431 (Fed. Cir.

2002); Amazon.com Inc. v. Barnesandnoble.com Inc., 57 USPQ2d 1747 (Fed. Cir. 2001).*

41.     As per claim 24, Terashima et al. in view of Russell et al. teaches the risk management

system of claim 20 as described above. Terashima et al. further teaches wherein the exposure

repository further comprises a risk action status routine (see paragraph 0120).

42.     As per claim 26, Terashima et al. teaches the risk data system of claim 3 as described

above. Terashima et al. fails to teach wherein the risk analysis file further comprises a covenants

repository. However, it is well know in the art for a lender to have a system to process and store the loan agreements that are made with the borrower. It would have been obvious to one of ordinary skill in the art to incorporate this feature for the purpose of keeping track of loan agreements for legal purposes.

43.     As per claim 31, Terashima et al. teaches the risk data system of claim 30 as described above. Terashima et al. fails to teach wherein the system interface comprises a covenants interface. However, it is well know in the art for a lender to have a system to process and store the loan agreements that are made with the borrower. It would have been obvious to one of ordinary skill in the art to incorporate this feature for the purpose of keeping track of loan agreements for legal purposes.

44.     As per claim 39, Terashima et al. teaches the risk data system of claim 2 as described above. Terashima et al. fails to teach wherein the risk system further comprises a transaction submission module in communication with the risk rule engine and the risk data systems. Russell et al. teaches wherein the risk system further comprises a transaction submission module in communication with the risk rule engine and the risk data systems (see paragraph 0036, lines 17-27 and paragraph 0037). It would have been obvious to one of ordinary skill in the art at the time of the invention to incorporate this feature into the system of Terashima et al. One of ordinary skill in the art would have been motivated to incorporate this feature for the purpose of being able to make changes to a loan in a timely fashion.

45.     As per claim 40, Terashima et al. teaches the risk data system of claim 2 as described above. Terashima et al. fails to teach wherein the risk system further comprises a risk workflow engine in communication with the risk rule engine and the risk data systems. Russell et al.

teaches wherein the risk system further comprises a risk workflow engine in communication with

the risk rule engine and the risk data systems (see paragraph 0030). It would have been obvious

to one of ordinary skill in the art at the time of the invention to incorporate this feature into the

system of Terashima et al. One of ordinary skill in the art would have been motivated to

incorporate this feature for the purpose of receiving, transmitting, and displaying customer and

provider requests (see paragraph 0030, lines 4-8 of Russell et al).

46.     As per claim 41, Terashima et al. in view of Russell et al. teaches the risk management

system of claim 40 as described above. Terashima et al. further teaches a notification engine in

communication with the risk workflow engine (see paragraph 0087).

47.     As per claim 49, Terashima et al. teaches the method of claim 45 as described above.

Terashima et al. does not explicitly teach wherein the step of performing risk assessment of the

risk event further comprises comparing the data comprising a risk event to data from a second

risk data system. The Examiner notes, altering the number of risk data systems does not modify

the method of managing risk. To have modified Terashima et al. to have included various

numbers of risk data systems would have been obvious to the skilled artisan because the

inclusion of such a step would have been an obvious matter of design choice in light of the

method already disclosed by Terashima et al. (see paragraph 0009, lines 2-6). Such modification

would not have otherwise affected Terashima et al. and would have merely represented one of

numerous steps that the skilled artisan would have found obvious for the purposes already

disclosed by Ref. Additionally, applicant has not persuasively demonstrated the criticality of

having two risk data systems versus any other number. See In re Japikse, 181 F.2d 1019, 86

USPQ 70 (CCPA 1950).

48.     Claim 11 is rejected under 35 U.S.C. 103(a) as being unpatentable over Terashima et al.,

U.S. PG- Pub No. 2003/0065600 (reference A on the attached PTO-892 document) in view of

Regan, U.S. Patent No. 6,898,574 (reference C on the attached PTO-892).

49.     As per claim 11, Terashima et al. teaches the risk data system of claim 1 as described

above.  Terashima et al. fails to teach wherein the risk data system comprises a recovery system.

Regan teaches wherein the risk data system comprises a recovery system (see column 9, lines 9-

16).  It would have been obvious to one of ordinary skill in the art at the time of the invention to

incorporate this feature into the system of Terashima et al.  One of ordinary skill in the art would

have been motivated to incorporate this feature for the purpose of to follow up with the recovery

process (see column 9, lines 16-20 of Regan).

50.     Claims 33, 35-38 and 42 are rejected under 35 U.S.C. 103(a) as being unpatentable over

Terashima et al., U.S. PG- Pub No. 2003/0065600 (reference A on the attached PTO-892

document) in view of Lawrence et al., U.S. PG-Pub No. 2002/0138407 (reference D on the

attached PTO-892).

51.     As per claim 33, Terashima et al. teaches the risk data system of claim 30 as described

above.  Terashima et al. fails to teach wherein the system interface comprises a loan accounting

interface.  Lawrence et al. teaches wherein the system interface comprises a loan accounting

interface (see paragraph 0058).  It would have been obvious to one of ordinary skill in the art at

the time of the invention to incorporate this feature into the system of Terashima et al. One of

ordinary skill in the art would have been motivated to incorporate this feature for the purpose of

presenting information (see paragraph 0058, lines 1-3 of Lawrence et al.).

52.     As per claim 35, Terashima et al. teaches the risk data system of claim 30 as described

above. Terashima et al. fails to teach wherein the system interface comprises a trust interface.

Lawrence et al. teaches wherein the system interface comprises a trust interface (see paragraph

0058). It would have been obvious to one of ordinary skill in the art at the time of the invention

to incorporate this feature into the system of Terashima et al. One of ordinary skill in the art

would have been motivated to incorporate this feature for the purpose of presenting information

(see paragraph 0058, lines 1-3 of Lawrence et al.).

53.     As per claim 36, Terashima et al. teaches the risk data system of claim 30 as described

above. Terashima et al. fails to teach wherein the system interface comprises a deposit interface.

Lawrence et al. teaches wherein the system interface comprises a deposit interface (see

paragraph 0058). It would have been obvious to one of ordinary skill in the art at the time of the

invention to incorporate this feature into the system of Terashima et al. One of ordinary skill in

the art would have been motivated to incorporate this feature for the purpose of presenting

information (see paragraph 0058, lines 1-3 of Lawrence et al.).

54.     As per claim 37, Terashima et al. teaches the risk data system of claim 30 as described

above. Terashima et al. fails to teach wherein the system interface comprises a live datafeed

interface. Lawrence et al. teaches wherein the system interface comprises a live datafeed

interface (see paragraph 0058). It would have been obvious to one of ordinary skill in the art at

the time of the invention to incorporate this feature into the system of Terashima et al. One of

ordinary skill in the art would have been motivated to incorporate this feature for the purpose of

presenting information (see paragraph 0058, lines 1-3 of Lawrence et al.).

55.     As per claim 38, Terashima et al. teaches the risk data system of claim 30 as described

above. Terashima et al. fails to teach wherein the system interface comprises a third party

interface. Lawrence et al. teaches wherein the system interface comprises a third party interface

(see paragraph 0058). It would have been obvious to one of ordinary skill in the art at the time

of the invention to incorporate this feature into the system of Terashima et al. One of ordinary

skill in the art would have been motivated to incorporate this feature for the purpose of

presenting information (see paragraph 0058, lines 1-3 of Lawrence et al.).

56.     As per claim 42, Terashima et al. teaches the risk data system of claim 40 as described

above. Terashima et al. fails to teach a risk action joblist system in communication with the risk

workflow engine. Lawrence et al. teaches a risk action joblist system in communication with the

risk workflow engine (see paragraph 0031). It would have been obvious to one of ordinary skill

in the art at the time of the invention to incorporate this feature into the system of Terashima et

al. One of ordinary skill in the art would have been motivated to incorporate this feature for the

purpose of being notified when an account reaches or exceeds a threshold (see paragraph 0031,

lines 1-2 of Lawrence et al.).

## *Conclusion*

57.     The prior art made of record and not relied upon is considered pertinent to applicant's

disclosure. Honarvar et al., U.S. Patent No. 6,430,545 (reference E on the attached PTO-892),

teaches a rules based decision management system using online analytical processing technology
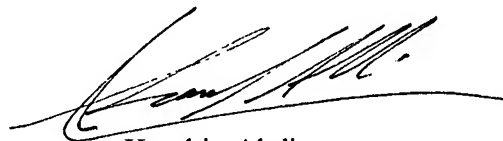
for dynamic assessment of strategy results. O'Brien et al., U.S. PG-Pub No. 2003/0163414

(reference F on the attached PTO-892), teaches a computerized systems and methods for

initiation, creating, managing, and scrutinizing loans and other credit programs electronically.

58.     Any inquiry concerning this communication or earlier communications from the

examiner should be directed to Samica L. Norman whose telephone number is (571) 270-1371.

The examiner can normally be reached on Mon-Thur 6:30a-4p, w/ 1st Fri off & 2nd 6:30a-3p.

59.     If attempts to reach the examiner by telephone are unsuccessful, the examiner's

supervisor, Kambiz Abdi can be reached on (571) 272-6702. The fax phone number for the

organization where this application or proceeding is assigned is 571-273-8300.

60.     Information regarding the status of an application may be obtained from the Patent

Application Information Retrieval (PAIR) system. Status information for published applications

may be obtained from either Private PAIR or Public PAIR. Status information for unpublished

applications is available through Private PAIR only. For more information about the PAIR

system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR

system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would

like assistance from a USPTO Customer Service Representative or access to the automated

information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

sln

Kambiz Abdi
Supervisory Patent Examiner, AU 3692